

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	74.8	24.2	22.1	17.6	24.7
Second Quintile	17.9	18.3	17.0	15.8	17.9
Third Quintile	16.1	15.7	14.7	14.9	15.5
Fourth Quintile	10.2	14.2	13.5	13.8	14.0
Fifth Quintile		12.0	12.2	12.1	11.8
Total	18.9	17.2	15.9	14.6	15.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	77.7	25.4	23.3	18.9	26.1
Second Quintile	19.1	19.6	18.2	17.1	19.2
Third Quintile	17.4	16.9	15.9	16.2	16.8
Fourth Quintile	11.5	15.5	14.8	15.4	15.3
Fifth Quintile		13.3	13.5	13.5	13.1
Total	20.4	18.4	17.2	15.9	16.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	38.5	17.9	15.8	15.7	18.2
Second Quintile	13.6	13.4	13.1	14.1	13.6
Third Quintile	11.9	11.6	11.9	12.7	11.9
Fourth Quintile	7.5	10.7	10.8	10.8	10.7
Fifth Quintile		9.1	9.0	9.2	8.9
Total	14.3	13.7	12.3	13.5	13.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	38.5	17.7	14.8	13.4	17.5
Second Quintile	13.6	13.1	12.4	12.3	12.9
Third Quintile	11.8	11.4	11.3	11.0	11.5
Fourth Quintile	7.4	10.5	10.4	9.9	10.4
Fifth Quintile		9.0	8.8	8.5	8.7
Total	14.2	12.8	11.8	10.8	11.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	714.7	527.5	537.7	455.0	552.0
Second Quintile	360.3	440.5	401.9	397.5	430.0
Third Quintile	277.7	361.1	316.3	303.0	342.0
Fourth Quintile	122.3	298.9	273.8	239.1	284.0
Fifth Quintile		184.2	221.0	126.7	170.9
Total	302.8	345.7	319.1	235.2	259.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	71.0	57.8	55.3	30.3	60.3
Second Quintile	32.0	33.7	34.5	17.5	32.9
Third Quintile	10.5	19.1	22.3	12.0	18.8
Fourth Quintile	0.0	10.5	12.3	9.2	10.2
Fifth Quintile		1.8	3.2	3.6	1.9
Total	23.4	24.2	26.1	17.8	19.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	4.6	6.1	1.9	0.6	5.1
Second Quintile	2.3	2.9	0.8	0.2	1.9
Third Quintile	0.2	1.2	0.3	0.0	0.5
Fourth Quintile	0.0	0.1	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	2.1	1.7	0.7	0.1	0.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	92.2	45.7	35.6	26.2	49.1
Second Quintile	42.2	25.0	22.2	18.1	24.2
Third Quintile	10.0	14.4	16.9	13.6	15.4
Fourth Quintile	2.0	6.6	11.9	10.8	8.8
Fifth Quintile		1.5	6.1	6.1	2.3
Total	30.0	18.1	18.8	12.5	13.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	7.4	6.7	4.8	3.7	6.6
Second Quintile	3.2	3.2	3.0	2.9	3.2
Third Quintile	1.5	1.4	2.1	2.4	1.9
Fourth Quintile	0.1	0.6	1.4	1.8	0.9
Fifth Quintile		0.1	0.7	0.7	0.2
Total	3.5	2.4	2.5	1.7	1.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	9.9	8.4	5.6	4.6	8.1
Second Quintile	4.7	4.1	3.5	3.6	3.9
Third Quintile	1.9	2.0	2.8	2.8	2.5
Fourth Quintile	0.7	0.9	1.9	2.4	1.4
Fifth Quintile		0.1	0.9	1.1	0.3
Total	4.7	3.0	3.0	2.4	2.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	∞	∞	369.8	206.6	∞
Second Quintile	234.0	380.7	134.3	126.2	248.2
Third Quintile	97.1	160.8	99.0	96.7	125.1
Fourth Quintile	47.1	84.8	74.2	70.9	78.1
Fifth Quintile		43.7	52.0	45.1	45.4
Total	89.4	99.0	92.3	97.2	96.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	4.6	3.9	3.7	3.1	4.0
Second Quintile	3.5	2.7	2.7	2.6	2.8
Third Quintile	2.9	2.2	2.2	2.0	2.2
Fourth Quintile	2.0	1.9	1.8	1.7	1.9
Fifth Quintile		1.5	1.3	1.0	1.4
Total	3.1	2.3	2.3	1.7	1.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	2.2	2.0	1.4	2.5	2.1
Second Quintile	0.4	0.8	1.0	1.5	1.0
Third Quintile	-1.0	0.6	0.8	1.1	0.7
Fourth Quintile	-2.4	0.4	0.6	0.8	0.5
Fifth Quintile		-0.3	0.4	0.6	-0.4
Total	-0.3	0.9	0.9	1.2	1.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	9.5	13.0	13.8	20.1	15.3
Second Quintile	2.8	7.0	8.8	12.3	8.2
Third Quintile	-7.6	4.6	6.3	9.4	5.4
Fourth Quintile	-31.0	3.4	5.4	6.9	3.7
Fifth Quintile		-3.2	3.3	3.9	-4.0
Total	-2.1	6.7	7.1	8.8	8.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	6.3	4.7	4.1	4.8	5.0
Second Quintile	4.6	4.1	3.8	4.0	4.1
Third Quintile	4.2	3.8	3.6	3.7	3.8
Fourth Quintile	3.5	3.5	3.3	3.5	3.5
Fifth Quintile		3.0	2.9	2.9	2.9
Total	4.4	3.9	3.6	3.6	3.6

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** Due to the small population in this category, it was divided into four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	146.1	99.3	82.7	74.5	102.3
Second Quintile	102.5	83.9	72.1	61.2	82.5
Third Quintile	88.7	77.1	65.4	56.3	73.4
Fourth Quintile	75.5	69.2	59.9	49.5	63.8
Fifth Quintile		53.4	52.2	42.7	50.1
Total	100.0	74.0	65.7	55.0	58.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	458.6	99.7	95.0	97.9	102.9
Second Quintile	91.5	89.2	83.0	94.0	89.0
Third Quintile	81.6	80.6	75.7	83.6	80.4
Fourth Quintile	74.3	72.6	68.0	71.2	72.3
Fifth Quintile		57.2	56.1	54.5	57.3
Total	86.4	80.5	74.9	85.9	83.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	86.5	81.0	76.3	78.7	81.0
Second Quintile	75.9	73.5	69.1	72.5	73.4
Third Quintile	70.4	68.9	63.7	65.8	68.0
Fourth Quintile	52.8	62.6	57.1	57.9	61.2
Fifth Quintile		48.5	47.4	45.0	47.3
Total	72.2	66.7	62.0	67.0	66.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	5.2	13.3	9.0	6.3	12.2
Second Quintile	0.0	4.0	2.8	2.4	3.3
Third Quintile	0.0	0.3	1.0	0.3	0.3
Fourth Quintile	0.0	0.0	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.4	3.9	2.8	2.5	2.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	35.4	36.7	25.1	18.8	35.9
Second Quintile	27.3	27.1	13.4	10.2	24.0
Third Quintile	15.7	20.0	8.9	7.4	14.7
Fourth Quintile	4.7	12.0	7.0	5.0	8.5
Fifth Quintile		4.4	4.6	2.2	3.6
Total	23.9	19.9	12.6	8.6	10.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	1.8	2.6	2.3	2.9	2.7
Second Quintile	0.7	1.3	1.8	2.2	1.6
Third Quintile	-0.1	1.0	1.4	1.8	1.2
Fourth Quintile	-2.2	0.8	1.2	1.6	0.8
Fifth Quintile		0.1	0.8	1.1	0.0
Total	0.1	1.5	1.5	1.9	1.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	103	44	21	184
First Quintile	5.1	9.2	8.2	8.3	9.7
Second Quintile	0.0	3.1	3.6	5.2	3.5
Third Quintile	0.0	0.0	1.4	0.7	0.3
Fourth Quintile	0.0	0.0	0.1	0.1	0.0
Fifth Quintile		0.0	0.0	0.0	2.7
Total	1.6	2.4	3.2	4.8	4.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.